FILED BY THE BOARD OF SOCIAL WORK EXAMINERS

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STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
STATE BOARD OF SOCIAL WORK EXAMINERS

IN THE MATTER OF

KAREN SPECTOR, LCSW

Administrative Action

Licensed To Practice Social : Work In the State of New Jersey:

CONSENT ORDER

This matter was opened to the New Jersey State Board of Social Work Examiners (hereinafter "the Board") upon receipt of a Consent Order between the State of New Jersey, Office Of Insurance Fraud Prosecutor and Karen Spector, (hereinafter "respondent"), a Licensed Clinical Social Worker. The Consent Order stated that respondent did knowingly state on her automobile insurance application that she maintained a principal residence in New Jersey when, in fact, her principal residence was in New York. This conduct constituted a violation of N.J.S.A. 17:33A-1 et seq. Based

upon said violation, respondent consented to pay a civil penalty in the amount of \$2,500.00.

Having reviewed the entire record, it appears to the Board that respondent has violated a provision of N.J.S.A. 17:33A-1 et seq., which subjected her to a final order imposing civil penalties., and thus is subject to a disciplinary action pursuant to N.J.S.A. 45:1-21(k).

It appearing that respondent desires to resolve this matter without recourse to formal proceedings and for good cause shown:

IT IS ON THIS 16 DAY OF Thing 2001,

HEREBY ORDERED AND AGREED THAT:

1. Respondent is hereby reprimanded for the conduct giving rise to the finding of a violation of a provision of N.J.S.A. 17:33A-1 et seq.

Mariagnes Lattimer, MSW, LCSW

I have read the within Consent Order and understand its terms. I hereby consent to its entry and to be bound by the Consent Order's terms.

Karen Spector, LCSW